



Town of Framingham

Non-Bargaining Benefits Summary

July 18, 2005

HEALTH INSURANCE

The Town offers the following Blue Cross Blue Shield products: HMO Blue at 90% Town contribution and Blue Choice at 80% Town contribution and Blue Care Elect at 75% Town contribution.

DENTAL INSURANCE

The Town offers Dental Blue and Dental PPO through Blue Cross Blue Shield. The premium is 100% employee paid.

DENTAL/VISION DISCOUNT PROGRAM

The Town offers a discount dental and vision program offering discounts on dental and vision services (including eye glass frames and lenses through a national network of providers.

LIFE INSURANCE

The Town pays 75% of the premium on the Basic \$5000 term insurance. The employee pays the full premium (based on group rates) for Additional and Dependent Life. Other Non-Town sponsored insurance products are also available to employees through Group Insurance Agent.

DEFERRED COMPENSATION

The Town offers the Commonwealth of Massachusetts 457 Deferred Compensation Plan administered through ING. This plan offers immediate eligibility, convenient payroll deduction with pre-tax dollars and is designed to provide a meaningful supplement to other retirement plans and savings accounts.

CREDIT UNION

The Framingham Municipal Credit Union is located on Concord Street. Savings and checking accounts and loans are offered thru payroll deduction. The Credit Union also offers an ATM/Debit Card, VISA credit card, certificates of deposit and mortgages at great rates. Membership fee - \$5.00

CITIZENS BANK

The Town offers a Bank-At-Work Program that gives you the option of direct deposit into a checking, savings or combination of both with no minimum balance, no maintenance fee for one year, free ATM Card.

LIBERTY MUTUAL

The Town offers a program through which employees can take advantage of special group rates on Auto, Home and Renters Insurance. Multi-Policy discounts are available. Convenient payment plans including EFT or Direct Billing to your home.

COLLEGE SAVINGS PLAN

The Town offers *CollegeAmerica*; a convenient 529 college savings program with significant tax advantages allowing you to choose between 21 funds offered through American Funds™ enabling you to design your own college savings portfolio.

LONG-TERM CARE

The Town offers employees discounted rates on insurance coverage that is intended to protect life savings in the event that home care or nursing home care is needed.

FLEXIBLE SAVINGS ACCOUNT

FSA's allow you to set aside a portion of your paycheck tax free to pay for certain health and dependent care expenses.

SECTION 125

Contributions are deducted from your pay prior to federal and state taxes being computed. Under this voluntary plan, implemented December 1, 1991, employees may have their medical and dental premiums as well as any flexible spending account contributions deducted before federal and state income taxes are withheld resulting in savings for the employee.

RETIREMENT

The Town is a member of the Massachusetts Association of Contributory Retirement Systems, Inc. Present employee contribution: 9% of gross salary and 2% of salary over \$30,000. Deductions are taken on pre-tax basis.

VACATION

Length of Service: More than but less than

1 year	5 years	= 2 wks.
5 years	10 years	= 3 wks.
10 years	20 years	= 4 wks.
20 years or more		= 5 wks.

Pro-rata upon termination - Subject to exit in good standing and notice equal to vacation eligibility.

SICK LEAVE

The Town offers 1-1/4 days for each calendar month of service totaling 15 days per year with unlimited accumulation. Employees are awarded an additional 5 days if no sick leave is utilized within a fiscal year.

SICK LEAVE BANK

A donation of two days of personally earned sick leave for eligibility. Maximum withdrawal is 60 days per fiscal year.

SICK LEAVE BUY-BACK

Restricted to ordinary retirement or death. Personal accumulated sick leave over 100 days and up to maximum of 200 at rate of one for every five. Maximum payment: \$3000. Four months written notice of retirement: up to additional 20 days. Maximum buyback: \$6,000

HOLIDAYS

The Town offers eleven paid holidays per calendar year.

BEREAVEMENT

The Town offers up to five (5) days leave with pay for a death in employee's immediate family.

PERSONAL DAYS

The Town offers two (2) paid personal days per fiscal year, if the employee's hire date is between to July 1 and December 31. If the hire date is after January 1 and no later than June 30, one personal day is granted for that fiscal year.

LONGEVITY

After 10 years of continuous service - \$200/annually plus an additional \$50 for the completion of each additional 5 years of continuous service.

MERIT PAYMENT

Employees may receive a payment between zero to \$200 on a fiscal year basis if they are at their top step for one year or more. Eligible employees are those at pay grades M-1 thru M-10. Approval by department head and Human Resources Director is required.

**TUITION
REIMBURSEMENT**

After completion of a six months probationary period, an employee is eligible for up to \$600 tuition reimbursement per fiscal year. The courses taken must be job related, taken on non-work time and approved in advance by the employee's department/division head and Human Resources Director. Reimbursement will be given after satisfactory completion of

the approved course (Grade B or better - undergraduate or graduate courses).

PAY INCREASES

Jobs are assigned specific titles and pay grades with minimum and maximum rates for each grade. Most new employees are hired at minimum (step 1) and progress to maximum (step 10) by annual step increases. On a fiscal year basis and subject to Town Meeting approval, there may be a general wage increase to encompass the period of July 1 thru June 30.

DIRECT DEPOSIT

The Town offers direct deposit into your preferred institution's checking or savings account.